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SENATOR BEUTLER: Is...is insurance company mandate...is insurance coverage mandated on these kinds of drugs?

SENATOR THOMPSON: I don't believe it is.

SENATOR BEUTLER: Okay. As...

SENATOR THOMPSON: Most of the...there are two categories of people who fall between the cracks. One is the people on Medicare, and they have a "copay". If they're on Medicaid, they're covered. Then it's the people with private insurance plans, some of which may have coverage and may not, or they may have limited coverage. Or what happens to people is they...they feel they can afford the transplant because this year their "copay" is \$10 and the next year it goes to \$25. Or they may have an insurance plan where they have a limit on how much they can spend on these and these particular costs.

SENATOR BEUTLER: So the answer to the question is because not all people would benefit from making it a mandated insurance coverage? Is that...

SENATOR THOMPSON: Yes, there are a significant number of people who would...who have Medicare who are disabled because of their...maybe another illness combined or because of what...them becoming sick with this program that are also having difficulty.

SENATOR BEUTLER: Okay. The...if the state begins to pick up in a subsidized manner these particular costs is that going to have the effect of discouraging insurance coverage for these particular kinds of costs? I mean, are the insurers going to say, well, let me see, the state is picking up more and more of this so let's cut our coverage here? Or let's say that if the state provides funds we don't have to provide coverage for this. Put a clause in the insurance policy that says no coverage if the state provides funding? Is...

SENATOR THOMPSON: I...

SENATOR BEUTLER: ...are you worried about the fact that maybe